



Your Pet

Insurance

Policy

Product Disclosure Statement

Pet Insurance Policy General Terms and Conditions

This document prepared on 15 March 2021
Product Issuer: Auto & General Insurance Company Limited
ABN 42 111 586 353 AFS Licence No. 285571
Registered Office: Level 13, 9 Sherwood Road, Toowong, QLD 4066



do your thing



WriteMark[®]

Plain Language Standard

As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

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Overview

1. An overview of your pet insurance

We've written this Product Disclosure Statement (PDS) in plain language to help you understand your cover and how to make a claim. We've included this overview to explain how your pet insurance works, and as a guide to reading and navigating this document.

You should read this PDS before making a final decision to purchase this product.



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We want you to be confident about the cover you have

- ! We want you to feel certain about the cover you have, and to be able to make informed decisions. Read this document so you can:
 - be confident about the cover you have
 - understand how claims work, and be well prepared if you have to claim
 - find answers to any questions you might have.

How we've designed this document for you

We've included icons to make it easier for you to read this document.

We've separated the content into sections and included visual elements such as infographics and tables.

Icon reference guide



Something you need to tell us



Further information is available



Important information



Waiting period



What you are covered for



Benefit sub-limit



What you are not covered for



Something you need to give to us



How your pet insurance works

In return for paying your premium, we'll refund some of your vet expenses if your dog or cat falls ill or is injured.

Please read all of this Product Disclosure Statement for the full details of the cover including limits, exclusions and requirements.

✔ **Pets you can insure**

You can insure your dog or cat. Your pet must:

- be yours
- live primarily at your home address
- be over 8 weeks and under 9 years old when you first take out this insurance.

Your pet must also meet other eligibility criteria, explained in *Pets you can insure* on → **page 28**.

✔ **Cover for illness or accidental injury**

We pay vet expenses for treating an illness or accidental injury, as defined in this document. You pay the vet yourself and then claim the money back from us.

Your cover has some exclusions and restrictions. Read more detail in *Cover for illness or accidental injury* on → **page 29**.

✔ **What we pay: benefit percentage and excess**

We pay 80% of your eligible vet expenses — we call this the benefit percentage. You pay the remaining 20% of the vet expenses — we call this your co-payment.

If you make a claim, you also pay a \$100 excess once for each unrelated condition during any one period of cover.

Read more detail in *How we calculate your claim payment* on → **page 24** and *Benefit percentage and excess* on → **page 33**.







Benefit limits and sub-limits

Each period of cover has an overall annual limit, as well as benefit sub-limits for some conditions.

The overall annual limit is \$12,000. We will not pay more than this during any one period of cover.

Benefit sub-limits apply to some conditions. We will not pay more than the benefit sub-limit for each of these conditions during any one period of cover.

Condition	Benefit sub-limit
 Orthopaedic conditions	\$4,000
 Cruciate ligament conditions	\$2,600
 Tick paralysis	\$1,500
 Snake attacks	\$1,200

We reset your overall annual limit and benefit sub-limits when your cover renews.

Read more detail in *Benefit limits and sub-limits* on → **page 35**.



✘ We do not cover pre-existing conditions

We do not cover pre-existing conditions. These are any accidental injury or illness where clinical signs or symptoms either:

- exist at any time before your period of cover starts; or
- begin during any applicable waiting period.

We do not cover any complication, recurring condition, related condition or bilateral condition associated with the pre-existing condition.




Read more detail in *Excluded illnesses and injuries* on → **page 44**.

✔ When your pet is covered

Your Insurance Certificate shows the period of cover. It shows the date and time your policy starts and the date and time it ends.

Your first period of cover has waiting periods. If your pet shows signs or symptoms during the waiting period for a condition, two things will happen.

- Your pet will not be covered for signs, symptoms or treatment for the condition.
- We'll exclude the condition from your cover as a pre-existing condition.

Condition	Waiting period
 Accidental injuries	2 days
 Illnesses	30 days
 Tick paralysis	30 days
 Cruciate ligament conditions	6 months



An illness or accidental injury may continue into the next period of cover. We'll continue to cover that illness or accidental injury in the next period of cover if:

- we offer renewal
- you renew your policy before the end of the period of cover.

This cover is subject to the terms and conditions of the policy during each period of cover.

Once your cover has started, we'll continue to cover your pet past 9 years of age as long as you renew the policy each year with no gap or break in cover.

Read more detail in *When your pet is covered* on → **page 40**.

You must meet some other requirements

We apply some exclusions and limitations when you make a claim. These are set out in *Your insurance cover* on → **page 27** and *Exclusions: What this policy will never cover* on → **page 43**. For example, you can only claim twice in each period of cover for conditions resulting from similar preventable activity.



How we work together for an easy claims process

We want to make the claims process straightforward for you. Here are the steps to making a claim, which you can read about in more detail in *How to make a claim and what happens next* on → **page 21**.

1



Get your pet the treatment it needs

2



Pay and complete a claim form

3



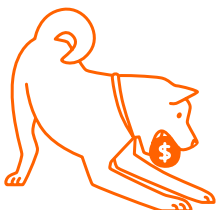
Send us your claim

4



We'll keep you in the loop

5



We'll refund you



Steps to take when you first receive your policy documents

Now is a good time to make sure this product is the right one for you. Make sure the information you've provided is correct, and keep your policy documents in a safe place.

1 Make sure this policy covers what you need it to

We encourage you to read your policy documents carefully. The policy doesn't cover every injury, illness or vet expense, and this document will tell you what is and isn't covered. Understanding the conditions of your cover and the policy's exclusions will help you make an informed decision.

See *Your insurance cover* on → **page 27** and *Exclusions: what this policy will never cover* on → **page 43** for more details.

You can cancel without charge within 21 days

We give you a cooling-off period of 21 days from the start of any period of cover. If you cancel your policy during the cooling-off period and you have not made a claim, we'll refund your premium. We will not refund any non-refundable government charges.

Read more detail in *Cancelling the policy* on → **page 57**.

2 Make sure the information you've given us is correct

Check that the information on your Insurance Certificate is correct. Tell us if we need to make any changes or corrections to the information you've given us. This is an important part of your duty of disclosure.

Read more detail in *You have a duty of disclosure* on → **page 14**.

3 Keep your policy documents in a safe place

After reading the documents carefully, keep them in a safe place. That way you'll be well prepared at claim time. For example, you might want to take your claim form with you when you take your pet to the vet.

2. This PDS explains our contract with you

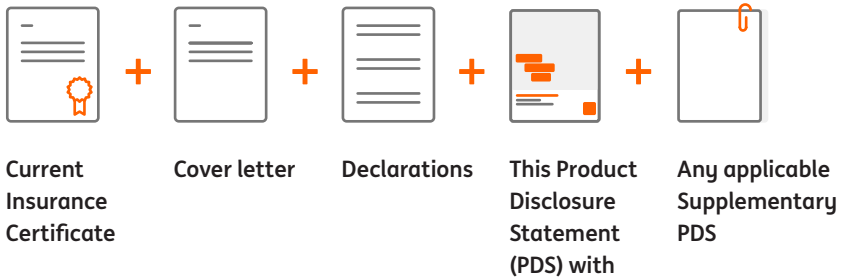
This Product Disclosure Statement will help you make informed decisions about our insurance product.



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How your policy documents work

Your policy is a contract between you and us and is made up of your:



This PDS explains your pet's cover

This PDS explains your pet's cover. Under this contract, we'll pay vet expenses for treating accidental injuries or illnesses, as defined in this PDS, that occur during the time your pet is insured with us.

A Supplementary PDS provides an update on information contained in this PDS.

Your Insurance Certificate shows the period of cover and the specific details of your policy, such as which pet is covered.

Your Cover Letter reminds you what steps to take when you receive your policy documents.

Your declarations are the information you give us when you get a quote, buy a policy, make certain changes to it, or renew it, for example declaring that your pet is not used for any commercial or occupational purposes. Your current Insurance Certificate shows your declarations.

? Please contact us if you have any questions about your pet's cover.



How we send policy documents to you

We prefer to send your policy documents and communicate with you electronically. When we send your policy documents by email, we'll consider that you receive them at the time they leave our information system.

If you would like us to provide these documents by post, please let us know.

You are responsible for making sure the email and postal addresses you have given us are correct and up-to-date.

We'll inform you when we update this PDS

The information in this PDS may change. Any changes will take effect the next time your policy renews. Where required, we'll send you a new or supplementary PDS. Updated versions of this PDS will be available on our website.



You can contact us to request a free copy of your PDS.



Your obligations and the requirements of your cover

Here are the obligations and requirements you must meet as part of your contract with us.

One of your important obligations is to give us all the information that is needed under your contract with us. Giving us this information is called your 'duty of disclosure'. To understand what we need, and when, please carefully read the section below. The text in this section is required by law.

If you don't give us all the information that is required, or if you give us incorrect information, you may lose your cover, or your claim may be affected. If you have questions about your duty of disclosure, please contact us.

You have a duty of disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. This duty applies to you until we agree to insure you and, where relevant, until we agree to renew, extend, vary or reinstate your insurance contract.

When you first take out your insurance contract

If we ask you questions that are relevant to our decision to insure you and on what terms, then you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

When you renew your insurance with us

On renewal of your policy we may again ask you questions that are relevant to our decision to insure you and on what terms. Again, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, we are entitled to act as if you have told us that there is no change.



When you vary, extend or reinstate your insurance

When you vary, extend or reinstate your contract of insurance your duty of disclosure changes. You then have a duty to tell us anything you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we'll pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Tell us if anything changes while you're insured with us

You must tell us immediately if any of these things happen.

- You change address.
- You change your nominated bank account or credit card details.
- Your pet no longer meets the eligibility rules (see *Pets you can insure* on → **page 28**).
- You sell your pet or transfer ownership to someone else.
- Your pet dies.
- You become aware of any incorrect details in your policy documents.

If your details change, the premium we charge may also change or we may no longer be able to insure you.

If you do not tell us, we may reduce or refuse to pay a claim or cancel the policy.



You cannot transfer ownership of your policy. If you transfer ownership of your pet to someone else, we'll cancel your policy and the new owner will need to buy a new policy. If the new policy is with us and there is no break in cover between the two policies, we may agree to:

- waive waiting periods on the new policy; or
- waive exclusion of any pre-existing conditions where claims for such conditions had been accepted under your policy.

If multiple people are named as joint policyholders, each person is authorised to act on behalf of all policyholders. We'll treat anything any policyholder does as having been done by all policyholders. This includes any statement, act, omission, claim or request, for example changing, amending or cancelling this policy.

You can nominate someone to submit claims and ask questions about claims or the policy. We call this person an authorised person. They cannot change any banking details or other policy details.

If you make any changes to your contract during your period of cover, we'll send you a new Insurance Certificate. Examples of changes during your period of cover include changing your address.

Give us all required information at claim time

You and the vet treating your pet must complete our claim form. You must send the completed claim form and full itemised invoice to us by email or post.

We may require medical notes or the veterinary history for your pet to process any claim. You authorise us to contact your vet or veterinary practice to get this information or to discuss details related to your claim or treatment of your pet. You authorise any vet or veterinary practice to provide us with such medical notes or veterinary history.

You must help us with any information we ask for that is relevant to the claim. This includes your pet's medical history and notes, information about pre-existing or related conditions, or a veterinary declaration. If you fail or refuse to disclose a complete medical history for your pet when requested, we may refuse to pay your claim.

You are responsible for any fees and charges your vet or veterinary practice charge for completing your claim form or providing any information we need to assess your claim.



Care for your pet

You must care for your pet as follows to have the full protection of your policy. If you do not meet these requirements, we may not cover your pet or we may refuse or reduce the amount of a claim payment.

Throughout the period of cover, you must:

- give your pet routine and preventative treatment recommended by a vet to prevent illness or injury
- keep your pet up to date with their vaccinations and annual check-up, as recommended by your vet
- give your pet routine internal and external parasitic prevention against fleas, all intestinal worms, ticks and heartworm as recommended by your vet
- take your pet to the vet as soon as your pet has any signs or symptoms of illness or injury
- follow your vet's advice and recommendations to prevent an illness or injury prolonging or worsening
- provide your pet with regular grooming, exercise, daily food and fresh water
- take reasonable care to prevent your pet from eating or drinking hazardous substances
- provide your pet with reasonable shelter and protection from weather or other environmental factors
- provide reasonable protection from harm, for example keeping your pet away from traffic, pest poison or traps.



We respect your privacy

You want to know your information is in safe hands, so we have safeguards in place to make sure we take your privacy seriously.

We only collect the information we need to provide you with products and services. We only share this information with people involved in providing these products and services. These people may include:

- your vet or veterinary practice
- any insurance intermediary or agent involved in the transaction
- other service providers that need the information, for example affiliated service providers, investigators or lawyers
- Government agencies, such as police, as authorised by or under law.

These people may also share information about you with us.

We, or other people involved in providing these products and services, may store or process your information overseas.

You can ask us for the personal information we have about you.



Visit our website or write to our contact address to get a copy of our Privacy Policy.



What happens when you have a problem with our service




We proudly support the General Insurance Code of Practice. This sets out the standards that general insurers must meet when providing services to their customers. You can get a copy of the Code of Practice from the Insurance Council of Australia by visiting their website or by phoning them.

We always try to provide you with the best possible service. We want to resolve any complaint or dispute for you as quickly as possible. The following steps are part of our complaint and dispute resolution procedures.

First, contact us to share your concerns






Contact our claims team for claims, or our customer services team for anything else.

-  Call us on **1800 619 495**
(Monday to Friday, 8am to 5pm AEST)
-  Email us at
ingpetclaims@pet.autogeneral.com.au or
ingpetservice@pet.autogeneral.com.au
-  Write to us at
PO Box 342, Toowong, QLD 4066

If needed, here's the next step



If your issue isn't resolved within 14 days, please contact our dedicated dispute resolution team.

-  Call us on **1800 828 848**
-  Email us at **idr@autogeneral.com.au**
-  Write to us at
PO Box 342, Toowong, QLD 4066



Where to go after that



If you are still unsatisfied, we will give you details of independent dispute resolution facilities, operated by the Australian Financial Complaints Authority (AFCA). This includes an independent review panel.

-  Call **1800 931 678**
-  Email **info@afca.org.au**
-  Write to **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**
-  Visit **www.afca.org.au**

The Financial Claims Scheme is there to help you

The Financial Claims Scheme protects general insurance policyholders in the unlikely event an institution fails. You may be entitled to a payment under the Financial Claims Scheme if you meet their eligibility criteria.

You can get information about the FCS from the APRA website at **www.apra.gov.au** and the APRA hotline on **1300 55 88 49**.



3.

How to make a claim and what happens next

Here's what happens if you need to make a claim. Our claims process is simple, and you can call us if you have any questions.



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Steps to making a claim with us

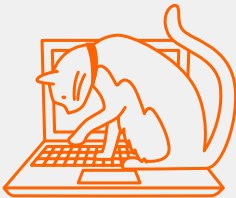
1 Get your pet the treatment it needs

- First things first. Get your pet the treatment it needs. You can visit any registered vet in Australia.



2 Pay and complete a claim form

- Get an itemised invoice and pay it in full. Complete a claim form — you'll find one in your Welcome Pack or you can call us or download one from our website. Ask your vet to complete and sign the relevant sections.
- Keep the invoices and receipts for each treatment your pet receives — you'll need those for your claim.



3 Send us your claim

- Send us the claim form:
 - by email to ingpetclaims@pet.autogeneral.com.au or
 - by post to **PO Box 342, Toowong QLD 4066.**
- Send us a scan or copy of your invoices and receipts with the claim form.
- Keep a copy of your claim form and other paperwork.



4 We'll keep you in the loop



- We'll assess your claim. We'll let you know if we need any further information from you or your vet.

5 We'll refund you



- If we approve your claim, we'll pay your benefits into your nominated bank account.
 - We'll send you a settlement advice letter that explains the claim decision and what we have included and excluded.
-

How we assess your claim

We'll assess your claim using our terms and conditions, gathering more information if we need it. This assessment takes into account factors including:

- the amount you have paid your vet for treatment of your pet
- the information provided on your claim form and any further information we have requested from your vet
- excluded illnesses and injuries, for example pre-existing conditions
- excluded treatments and services
- your period of cover and waiting periods
- whether you have paid the premium by the due date.

If we approve your claim, we'll calculate your claim payment. If we do not approve your claim, we'll let you know.

How we calculate your claim payment

If we approve your claim, we'll calculate how much of your payment to the vet we'll repay to you. This calculation takes into account factors including:

- any excluded treatments and services, for example accessories, food, or supplements
- your excess and co-payment
- the overall annual limit and any benefit sub-limits that apply
- any previous claims you have made in the same period of cover.

Read examples of claims and the calculation of claim payments in *Your insurance cover* on → **page 27**.

We'll deposit your repayment into your nominated bank account. We'll send you a settlement advice letter.



You pay an excess and co-payment on your claim

We pay 80% of your eligible vet expenses — we call this the benefit percentage. You pay the remaining 20% of the vet expenses — we call this your co-payment.

If you make a claim, you also pay a \$100 excess once for each unrelated condition during any one period of cover. For further treatments for a related condition, during the same period of cover, there is no excess. For treatments for different conditions, or unrelated conditions of the same type, you pay a \$100 excess each time.

For example, if you claim for \$1,000 of eligible vet expenses:

- the 80% benefit percentage is \$800
- your excess is \$100
- we pay you \$700.

We repay invoices after any discounts

If you get a discount on the cost of treatment for your pet, the itemised invoice you give us with your claim must show the discount clearly. We'll calculate your claim payment using the discounted amount.



We may need your help to process your claim

Before calculating your claim payment, we may need to do other work to assess your claim. You must help us if we ask.

We may get a second opinion

You must let us determine if the treatment you claim for was necessary, and if the expenses are reasonable and customary. We'll do this at our own expense by getting an independent opinion from another vet if there's any disagreement between your vet and our veterinary officer. We may refuse your claim if the treatment was unnecessary, or reduce our payment if the vet expenses are not reasonable and customary.

We may represent you

We may take over and arrange the defence or settlement of any claim for you. This includes if there is an inquiry or criminal proceeding. We'll decide how to conduct a defence or settle a claim.

Tell us if you have other insurance

You must tell us if your claim is covered by any other insurance policy. If it is, we will not pay more than our fair share of your actual expenses.

Always be honest with us

You must be honest with us at all times. We will not pay a claim that is fraudulent. If you or anyone acting on your behalf attempts to deceive us or knowingly makes a fraudulent claim, we may:

- reject your claim and any following claims
- reclaim any payments already made
- cancel your policies with us as allowed by law.



4. Your Insurance Cover

This section explains what your pet insurance covers — the cover you get in return for paying your premium.



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Pets you can insure

- ! To be eligible for cover, your pet named in your policy documents must:
 - be yours
 - live primarily at your home address
 - be over 8 weeks and under 9 years old when you first take out this insurance
 - not be a breed or cross-breed that is restricted or banned from ownership in Australia by any government authority in the state where you live
 - meet any relevant state or council requirement for registration
 - not have been declared a dangerous dog by an authorised council officer or local court
 - not be used for any commercial or occupational purposes (except guide dogs or assistance animals), such as racing, breeding, organised fighting, law enforcement, guarding, security work, gun dog use or pig hunting.
- ✘ We will not pay any claim resulting from your pet not meeting these eligibility criteria.



Cover for illness or accidental injury

We pay vet expenses for treating an illness or accidental injury. You pay the vet yourself and then claim the money back from us.

Your pet must suffer the illness or accidental injury during a period of cover. Your pet must also be treated during a period of cover. Your claim is subject to the terms and conditions in this policy, for example eligibility requirements and any waiting periods and benefit limits. You may have paid your vet for items or services we don't cover, such as pet food or grooming aids. We'll remove these from your claim before we calculate how much we'll pay you.

Some conditions can be caused by either an illness or an accidental injury. Your waiting period depends on the cause of your pet's condition. Waiting periods only apply in the first period of cover.



Some conditions have their own waiting period.

Other accidental injuries have 2 days waiting period, and other illnesses have 30 days waiting period.



Each period of cover has a \$12,000 overall annual limit.

Some conditions have benefit sub-limits.





Orthopaedic conditions

This benefit covers your pet for any condition of the bones, muscles, cartilage, tendons, joints, and ligaments. Cruciate ligament conditions are excluded from this benefit — they have their own benefit.



\$4,000
benefit sub-limit



30 days waiting period
when caused by illness
(includes all hip dysplasia,
intervertebral disc disorders,
patella luxations and elbow
dysplasia)

2 days waiting period
when caused by accidental
injury (for example a
fractured leg if your pet
is hit by a car)



Cruciate ligament conditions

This benefit covers your pet for all cruciate ligament conditions, including related conditions. For example, if we cover your pet for a cruciate ligament condition, we'll also cover osteoarthritis that develops later in the same knee using the same benefit.



\$2,600
benefit sub-limit



6 months
waiting period
for both illness and
accidental injury





Tick paralysis

This benefit covers your pet if they get bitten by a paralysis tick. Your pet must be on regular tick paralysis prevention as recommended by your vet.



\$1,500
benefit sub-limit



30 days
waiting period



Snake attacks

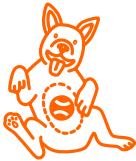
This benefit covers your pet if they get bitten or strangled by a snake.



\$1,200
benefit sub-limit



2 days
waiting period



Repeated preventable activity

We limit cover for any condition caused by preventable activity if it results in your pet needing repeated veterinary treatment.

You can only claim twice in each period of cover for conditions caused by similar preventable activity. After two separate but similar claims, conditions caused by similar preventable activity will not be covered for the rest of the period of cover.

Examples of preventable activity include foreign body ingestions, fight or bite wounds, and chewing or swallowing a toxic substance.





Bilateral conditions

A bilateral condition is any condition that can happen on both sides of your pet's body. Examples of bilateral conditions include:

- conditions affecting eyes, including cataracts, cherry eye, ectropion, and entropion
- conditions affecting legs, including hip dysplasia, patella luxation, and cruciate ligament conditions.

If your pet has a condition on one side of the body, the risk of the same condition occurring on the other side of the body increases, whether at the same time or later.

We consider any bilateral condition as a single condition.

- If we cover a bilateral condition on one side of your pet's body, we'll cover the condition if it occurs on the other side.
- If your pet has a pre-existing bilateral condition, we will not cover the condition if it occurs on the other side.

For example, if your pet's left knee has a pre-existing cruciate ligament condition, we will not cover that condition in either knee.



Benefit percentage and excess

We pay 80% of your eligible vet expenses — we call this the benefit percentage. You pay the remaining 20% of the vet expenses — we call this your co-payment.

If you make a claim, you also pay a \$100 excess once for each unrelated condition during any one period of cover.

Example: benefit percentage and excess

You claim for \$1,000 of eligible vet expenses after your pet gets conjunctivitis. The 80% benefit percentage is \$800 (your 20% co-payment is \$200). Your excess is \$100. We'll pay you \$700.



Vet expenses
\$1,000



We cover 80%
\$800



Your excess
\$100



We'll pay you
\$700

For further treatments for a related condition, during the same period of cover, there is no excess. For treatments for different conditions, or unrelated conditions of the same type, you pay a \$100 excess each time.

Here are three further claims that could happen during the same period of cover, and how the excess would work.

Claim for unrelated condition: excess to pay

You claim for \$1,000 of eligible vet expenses after your pet gets bitten by a dog. This is a different condition, so you pay a \$100 excess again.



Vet expenses
\$1,000



We cover 80%
\$800



Your excess
\$100



We'll pay you
\$700



Claim for unrelated condition: excess to pay

You claim for \$1,000 of eligible vet expenses after your pet gets conjunctivitis again, from an unrelated bacterial infection. This is not a related condition, so you pay a \$100 excess again.



Vet expenses
\$1,000



We cover 80%
\$800



Your excess
\$100



We'll pay you
\$700

Claim for related condition: no excess

You claim for \$1,000 of eligible vet expenses after your pet gets conjunctivitis again. Your vet discovers that both times the conjunctivitis was due to the same related condition, herpes virus. The conditions are related, so there is no further excess to pay.



Vet expenses
\$1,000



We cover 80%
\$800



Your excess
\$0



We'll pay you
\$800



Benefit limits and sub-limits

Each period of cover has an overall annual limit, as well as benefit sub-limits for some conditions.

The overall annual limit is \$12,000. We will not pay more than this during any one period of cover. If you reach the overall annual limit, we will not accept any further claims for treatment in that period of cover and you cannot claim any refunds on the policy.

If we pay a claim, we reduce your remaining overall annual limit and any applicable benefit sub-limits by the amount we pay you. Your excess and co-payment for a claim do not reduce your remaining overall annual limit or benefit sub-limits.

Example: overall annual limit

You claim for cancer treatment twice in the same period of cover. Your claims are for a related condition, so you only pay one excess. The total cost is more than the overall annual limit, so your second claim is limited to the remaining overall annual limit.

First claim

You claim for \$10,000 of eligible vet expenses. Your claim does not reach the overall annual limit.



Vet expenses
\$10,000



We cover 80%
\$8,000



Your excess
\$100



We'll pay you
\$7,900

We'll send you a Settlement Advice when we pay the claim, showing your remaining overall annual limit.



Overall
annual limit
\$12,000

-



First claim
payment
\$7,900

=



Remaining overall
annual limit
\$4,100



Second claim

You claim for \$6,000 of eligible vet expenses. We limit your claim payment to the overall annual limit.



Vet expenses
\$6,000



We cover
80%
\$4,800



Your excess
\$0



Limit remaining
\$4,100



We'll pay you
\$4,100

We'll send you a Settlement Advice when we pay the claim, showing your remaining overall annual limit.

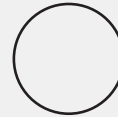


Remaining overall annual limit
\$4,100

-







=



Second claim payment
\$4,100

Remaining overall annual limit
\$0

Benefit sub-limits apply to some conditions. We will not pay more than the benefit sub-limit for each of these conditions during any one period of cover.

Condition	Benefit sub-limit
 Orthopaedic conditions	\$4,000
 Cruciate ligament conditions	\$2,600
 Tick paralysis	\$1,500
 Snake attacks	\$1,200



Example: benefit sub-limit

You claim for snake attacks twice in the same period of cover. The total benefit for the two claims is more than the benefit sub-limit, so your second claim is limited to the remaining benefit sub-limit.

First claim

You claim for \$1,000 of eligible vet expenses. Your claim does not reach the benefit sub-limit.



Vet expenses
\$1,000



We cover 80%
\$800



Your excess
\$100



We'll pay you
\$700

We'll send you a Settlement Advice when we pay the claim, showing your remaining benefit sub-limit for snake attacks.



Sub-limit for snake attacks
\$1,200

-



First claim payment
\$700

=



Remaining sub-limit for snake attacks
\$500



Second claim

You claim for \$1,000 of eligible vet expenses after a second snake attack. We limit your claim payment to the benefit sub-limit.



Vet expenses
\$1,000



We cover
80%
\$800



Your excess
\$100



Remaining sub-limit
for snake attacks
\$500



We'll pay you
\$500

We'll send you a Settlement Advice when we pay the claim, showing your remaining benefit sub-limit.



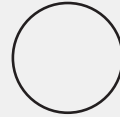
Remaining sub-limit
for snake attacks
\$500

-



Second claim
payment
\$500

=



Remaining sub-limit
for snake attacks
\$0



We reset your overall annual limit and benefit sub-limits each year when your policy renews. Your benefits do not accumulate across periods of cover.



Example: resetting limits

You claim twice during one period of cover, both times for snake attacks. We pay you a total of \$1,200 for the two claims because you reach the \$1,200 benefit sub-limit for snake attacks. Your remaining overall annual limit is \$10,800.

When your cover renews, we reset your overall annual limit and benefit sub-limits.

- Your overall annual limit resets to \$12,000.
- Your benefit sub-limit for snake attacks resets to \$1,200.

If your pet receives treatment in one period of cover, you cannot delay your claim until a later period of cover.



Example: delaying a claim

You make two claims during one period of cover — both for snake attacks. We pay you a total of \$1,200 for the two claims because you reach the benefit sub-limit.

Your pet suffers a third snake attack, so you take it to the vet again. You receive an invoice for \$1,000 of vet expenses. You have already reached the benefit sub-limit for the period of cover, so you cannot claim for the latest vet expenses.

When your cover renews, we reset your overall annual limit and benefit sub-limits. But you cannot claim for the snake attack from the previous period of cover.




When your pet is covered

Your Insurance Certificate shows the period of cover. It shows the date and time your policy starts and the date and time it ends. Your policy will remain in force for a period of twelve months unless you cancel it. We may also cancel this policy under certain circumstances. These are shown in *Cancelling the policy* on → page 57.

Both the illness or accidental injury and the treatment must occur during a period of cover. Treatment can occur in a later period of cover than the illness or accidental injury, as long as the policy is renewed each year with no gap or break in cover.

Your first period of cover has waiting periods. If your pet shows signs or symptoms during the waiting period for a condition, two things will happen.

- Your pet will not be covered for treatment for the condition.
- We'll exclude the condition from your cover as a pre-existing condition.

Condition	Waiting period
 Accidental injuries	2 days
 Illnesses	30 days
 Tick paralysis	30 days
 Cruciate ligament conditions	6 months



Some conditions can be caused by either an illness or an accidental injury. Your waiting period depends on the cause of the condition. For example, a corneal ulcer can be caused by an eye infection or by a stick scratching the pet's eye. Treatment of the corneal ulcer may be the same for both causes, but the waiting period is different: 30 days if caused by an eye infection, or 2 days if caused by a scratch.

Your pet is not covered for treatment received after your cover expires or is cancelled.

Continuing your pet's cover

Once the policy has started, we'll continue to cover your pet past 9 years of age, as long as the policy is renewed each year with no gap or break in cover.

An illness or accidental injury may continue into the next period of cover. We'll continue to cover that illness or accidental injury in the next period of cover if:

- we offer renewal
- you renew your policy before the end of each period of cover.

This cover is subject to the terms and conditions of the policy during each period of cover.



Vet expenses

We pay vet expenses for treating an illness or accidental injury. You pay the vet yourself and then claim the money back from us.

The treatment must be necessary, and the expenses must be reasonable and customary. We consider expenses are reasonable and customary if they fit what vets in your area usually charge for the same or similar veterinary service.

We do not pay for some treatments and services, for example accessories, food or travel. Read about these exclusions in *Excluded treatments and services* on → **page 49**. If your vet's invoice shows excluded treatments and services, we'll subtract those from your claim payment.

Your choice of vet

You can take your pet to any registered vet or veterinary practice. Any treatment must be provided in Australia.



Exclusions

5. Exclusions: What this policy will never cover

This section explains what is not covered in your pet insurance.

Excluded illnesses and injuries	44
Other excluded situations	47
Excluded treatments and services.....	49





Excluded illnesses and injuries

! Your pet is not covered for these illnesses and injuries or any related condition.

✘ Behavioural conditions

Your pet is not covered for illness or injury caused by, or associated with, behavioural conditions. Examples include anxiety disorders, phobias, or chemical imbalance.

We will not pay for the treatment of behavioural conditions, including consultations, modification therapy or medication, and supplements.

✘ Brachycephalic illness

Your pet is not covered for brachycephalic illness, or complications associated with it, before your pet is 1 year old. This includes treatment for elongated soft palates, everted laryngeal saccules, enlarged tonsils, collapsing trachea, stenotic nares and BOAS (Brachycephalic Obstructive Airway Syndrome).

For pets of any age, we will not pay for brachycephalic procedures performed for preventative or cosmetic reasons.

✘ Complications from not desexing

Your pet is not covered for any illness or injury that would have been prevented by desexing your pet, also known as spaying or castration. These conditions could include, for example, prostate problems, testicular problems, perianal tumours, mammary tumours, uterine conditions, ovarian conditions, and pseudopregnancy.

Your pet is covered for these complications if it was not desexed because of your vet's recommendation or advice related to your pet's health. You may need a declaration or medical notes from your vet.



✘ **Complications from excluded conditions**

If your pet has an illness or accidental injury that is not covered, we will not pay for any treatment for resulting complications or adverse reactions.

✘ **Pandemic or Epidemic illness**

We will not pay any claim directly or indirectly arising from an epidemic, pandemic or outbreak of an infectious or notifiable disease, virus or condition, including any derivative or mutation.

✘ **Parasites**

Your pet is not covered for any illness or injury caused by reasonably preventable parasites, including:

- internal parasites such as intestinal worms and heartworm
- external parasites such as fleas and ticks.

You may be covered for illness or injury caused by paralysis ticks — see *Tick paralysis* on → **page 31**.

✘ **Pre-existing conditions**

Your pet is not covered for any illness or injury where signs or symptoms exist at any time before your period of cover or which begin during any applicable waiting period.

This includes any recurring condition, related condition, bilateral condition, or complication associated with the pre-existing condition.

This exclusion will not apply if you were unaware of the pre-existing condition, or a reasonable person in your situation could not be expected to be aware of it. If you were aware of symptoms associated with the pre-existing condition, but not the condition itself, we'll consider whether you should reasonably have been aware that your pet was suffering from the condition.

✘ **Related conditions**

Your pet is not covered for any condition that is directly related to, results from, is caused by, or which occurs due to an excluded condition or the treatment of an excluded condition. This includes any complications and adverse reactions.



✘ **Undiagnosed condition or inconclusive diagnosis**

Your vet may not diagnose a condition, or the diagnosis may be inconclusive. If this happens, your pet is not covered for any condition where the signs, symptoms and treatment protocol are similar to the treatment of an illness or accidental injury which is not covered.

✘ **Undiagnosed masses and lumps**

Your pet is not covered for any masses or lumps discovered after your pet has been treated for an undiagnosed mass or lump that is a pre-existing condition. This includes, but is not limited to, any cancers, tumours or malignant lumps and masses.

If a mass or lump occurs before the end of the waiting period and the cause can be diagnosed by cytology or histopathology, we'll cover any unrelated masses or lumps.

✘ **Unvaccinated pet**

We will not pay any vet expenses attributable to any of the following:

- for dogs: canine distemper, canine parvovirus, canine kennel cough, canine hepatitis or canine adenovirus
- for cats: feline herpes virus, feline calicivirus, feline enteritis or feline parvovirus
- any other infections that your vet has recommended vaccinating your pet against due to location, local environment or lifestyle that places your pet at risk of contracting an infection.

We'll pay these expenses if you or your vet provide evidence that:

- your pet over 16 weeks and under 1 year old has completed the course of puppy or kitten vaccinations recommended by your vet
- your pet over 1 year old is up to date with the adult vaccinations recommended by your vet.





Other excluded situations

! Your pet is not covered for these situations or any related conditions.

✘ **Breach of regulations**

We will not pay any claim resulting from you not complying with Australian animal health, quarantine or importation legislation.

✘ **Commercial use**

Your pet is not covered for any illness or injury arising from your pet being used for commercial or occupational purposes. Commercial or occupational purposes include, for example, racing, breeding, organised fighting, law enforcement, guarding, security work, gun dog use, and pig hunting.

Guide dogs and assistance animals are exempt from this exclusion.

✘ **Consequential loss**

We will not pay any additional claim of a financial or non-financial nature, for example claims for loss of enjoyment, loss of income, or the administrative costs of obtaining documents.

✘ **Damage caused by your pet**

We will not pay for any loss, injury or damage your pet causes to you or your property, to another person or their property, or to another animal.

✘ **Deliberate acts**

We will not pay any claim for malicious or wilful injury to your pet caused by you, anyone acting on your behalf, or anyone living with you.



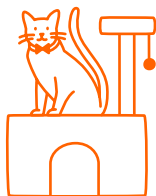
✘ Expired or cancelled policy

We will not pay for any veterinary treatment provided after the period of cover ends.

✘ Gross negligence

We will not pay any claim resulting from your gross negligence or your failure to take all reasonable precautions to protect your pet from harm.





Excluded treatments and services

! Your pet is not covered for these treatments and services or any related conditions.

✘ Accessories

We will not pay for accessories for your pet, for example pill poppers, cage hire, pet carriers, crates, Elizabethan collars, bedding, collars or leads.

✘ Alternative or complementary treatment

We will not pay for any alternative or complementary treatment. For example, we will not pay for herbal therapy, homeopathy, osteopathy, acupuncture, hydrotherapy, laser therapy, chiropractic treatments or physiotherapy, whether recommended by your vet or not.

✘ Artificial devices, artificial organs, transplants and prosthetics

We will not pay for any:

- prosthetics, pacemakers, 3D printing or wheelchairs
- treatment to attach devices such as artificial limbs
- organ transplants
- replacement of an organ with an artificial organ, including skin, soft tissue, internal and sensory organs.

This exclusion does not apply to treatment for orthopaedic conditions or cruciate ligament conditions.



✘ **Boarding and transportation**

We will not pay any costs for staying at a veterinary practice or boarding facility, or transportation (including by ambulance) to the vet or veterinary practice, unless it was necessary for consultation or treatment for a covered illness or accidental injury.

✘ **Breeding or obstetrics**

We will not pay for any breeding or obstetrics treatment, including pregnancy, birth, prenatal and postnatal care, or treatment for conditions or complications arising as a result of breeding or obstetrics.

✘ **Dental care**

We will not pay for any dental procedures, preventative dental care or dental disease treatment not caused directly by an accidental injury. This includes cosmetic dentistry, cleaning, scale and polish, removal of deciduous teeth, and treatment of gingivitis, tartar or periodontitis.

✘ **Experimental treatments**

We will not pay for any experimental treatment. This includes cell replacement therapy, for example stem cell treatment.

✘ **Food or supplements**

We will not pay for any regular, prescribed or dietary pet food, vitamins, minerals or nutraceuticals of any kind.

✘ **Hospitalisation not required**

We will not pay any hospital accommodation costs that your vet did not recommend as necessary for treatment of a covered illness or injury.

✘ **Non-essential euthanasia**

We will not pay for euthanasia unless recommended by your vet.

✘ **Non-essential treatment**

We will not pay for any routine, preventative, elective or cosmetic treatment that is not necessary to alleviate the symptoms of, or to treat, a covered illness or accidental injury.



✘ **Non-veterinary service and fees**

We will not pay for any non-veterinary services, including administration fees, medical waste disposal, and postage.

✘ **Overtreatment or unnecessary treatment**

We may consider that the treatment for your pet's illness or injury was not necessary, or was excessive when compared to treatment normally recommended to treat the same illness or injury. If this happens, we may decide to pay only for the treatment that we consider was necessary.

✘ **Post-mortem and aftercare costs**

We will not pay for any autopsy, aftercare, burial or cremation.

✘ **Routine care, preventative care and elective procedures**

We will not pay for any routine care, preventative care, elective procedures or any conditions and complications that result from them.

Examples include:

- wellness check-ups such as general check-ups and blood tests (where your pet is not presented to the vet for an illness or accidental injury)
- vaccinations or titre testing
- desexing (including chemical castration and cryptorchidism)
- congenital umbilical and inguinal hernia repair
- genetic and chromosomal testing
- parasite protection (flea, tick, mites, intestinal worms, heartworm)
- grooming and nail clipping
- food (including prescription diets) and supplements (vitamins and nutraceuticals)
- microchipping
- anal gland expression
- ear cleaning and plucking
- puppy school or obedience training
- hip and elbow scoring
- cosmetic or preventative surgery, including stenotic nares correction, soft palate resection, skin fold resection and cosmetic procedures.



✘ Training and socialisation

We will not pay for any training, socialisation, puppy school, exercise or sport and agility activity.

✘ Treating your own pet

We will not pay for any treatment you provide as a vet treating your own pet.

✘ Unapproved treatment or medication

We will not pay for any:

- treatment or medication not recommended by your vet
- medication not listed or approved by the APVMA (Australian Pesticide and Veterinary Medication Authority)
- treatment resulting from not following the recommendation of your vet.

✘ Veterinary surcharges

We will not pay any house call fees. House call fees are the additional cost for your vet to come to your home to visit your pet, for example a travel fee.

We will not pay any after-hours fees unless your vet believes an emergency consultation was necessary. After-hours fees are the additional cost for treatment by your vet or veterinary practice outside their normal business hours.



6. Your premiums, renewals, and cancelling

Here's how premiums work, what happens at renewal time, and how your policy can be cancelled.



Paying your premium	54
Renewing the policy	55
Cancelling the policy.....	57

Paying your premium

Your Insurance Certificate includes a payment plan, showing when your payments are due. You must pay the premium by the due date to have this insurance cover. The total payable includes government charges.

You can pay yearly or by instalments

You can pay once a year or by instalments. If you choose to pay by instalments, the total premium may be higher. We'll tell you what the total yearly and instalment amounts are, so you'll know the difference.

You need to pay your instalments on time to stay covered

If an instalment is overdue by 14 days or more, we can refuse to pay a claim.

If an instalment is overdue by one month or more, we'll cancel your policy automatically. We'll send you a notice of cancellation.

How we calculate your premiums

The premium we quote is the amount you must pay for your policy.

The premium takes into account factors such as:

- the location, age, species and breed of your pet
- the cost of care for pets similar to yours
- your insurance and claims history
- any discounts that may apply
- commissions we pay to intermediaries
- government charges, taxes or levies
- whether you choose to pay monthly or yearly.

We may change these or other factors at any time and this might affect your renewal premium. The premium we quote for insurance is at our discretion.



Renewing the policy

We may offer to renew your policy. If we do, we'll let you know in writing at least 14 days before the expiry date that is stated on your Insurance Certificate. We'll tell you about any changes to the terms of your policy.

If we do not offer to renew your policy, we'll send you a notice in writing.

Your premium might increase on renewal

The offer of renewal will show your premium for the new period. Your new premium may be higher than what you paid for your previous policy.

Tell us if any information in our offer of renewal is incorrect

If you receive an offer of renewal, you must tell us if any information is incorrect or incomplete. If you don't tell us, we may reduce the amount we'll pay, or refuse to pay a claim. This is part of your duty of disclosure.

We'll use your existing payment information to pay for your new policy

If you have an automatic payment arrangement with us, we'll charge the renewal premium to your nominated bank account or credit card. If the bank account or credit card is not yours, you confirm that you have the authority of the relevant person to use it and that they have agreed to these terms and conditions.

You can change how you pay your premium by contacting us.

We'll let you know when your policy renews

We'll send you a new Insurance Certificate when your policy renews. Your new Insurance Certificate, this PDS, and any supplementary PDS or replacement PDS will form our new contract.





Tell us if you don't want to renew your policy and you have an automatic payment arrangement

If you have an automatic payment arrangement with us, you must tell us if you don't want to accept our offer of renewal before the expiry date on your Insurance Certificate.

You can opt out of automatic renewal

You can opt out of our automatic renewal process at any time by contacting us.

If you have opted out of automatic renewal arrangement and you want to renew, you must accept our offer of renewal on or before the renewal date to have continued cover. If you contact us after the renewal date, we may issue you with a new policy starting on or after the date you contact us. The premium of the new policy may change from the renewal offer or we may no longer be able to insure you. Waiting periods and exclusions will apply.



Cancelling the policy

You can cancel your policy at any time.

You have a cooling-off period

We give you a cooling-off period of 21 days from the start of any period of cover. If you cancel your policy during the cooling-off period and you have not made a claim, we'll refund the premium you have paid. We will not refund any non-refundable government charges.

If you cancel your policy after 21 days

If you cancel your policy after 21 days from the issue or renewal date and haven't made a claim, we may offer you a partial refund.

- If you have paid an annual premium, we'll refund what is left of the premium you paid for the time remaining.
- If you pay your premium by instalments, we'll refund the unexpired part of any instalment you have paid and we will not collect any remaining instalments.

We may charge an early cancellation fee of up to \$40 unless your pet has died. We will not refund any non-refundable government charges.

If you cancel your policy after 21 days from the issue or renewal date and have made a claim:

- if you have paid an annual premium, we will not refund what is left of the premium you paid for the time remaining
- if you pay your premium by instalments, we will not refund any part of an instalment you have paid but we will not collect any remaining instalments.



We can cancel the policy if you don't meet your obligations

We can cancel your policy when permitted by law, for example if you don't meet your obligations under the contract. We'll send you a notice of cancellation to your last known address.

We may refund what is left of the premium you paid. We will not refund any non-refundable government charges.

If we cancel your policy because you intended to deceive us, we consider this to be fraudulent and we may not refund any money to you.



Definitions

7. Definitions of words and phrases

Here is a list of plain language definitions for words and phrases we use in this document.

These words and phrases in the policy have the same meaning wherever they are used.

Term	Definition
A accidental injury	<p>Physical harm or damage to your pet caused by an accident. An accident is a single, specific, unexpected, unintended, unpredictable, external event or action causing an injury to your pet, which is not deliberate and which occurs at a particular time and place.</p> <p>An accidental injury is not caused by, or resulting from, any other event, including a pre-existing, underlying, conformational, genetic, hereditary or developmental condition.</p>
B benefit percentage	The proportion of each claim for eligible vet expenses that we'll pay to you after applying the appropriate benefit sub-limits, overall annual limit and excess. Your benefit percentage is 80%.
benefit sub-limit	The maximum amount we'll pay for certain conditions during the period of cover. These amounts are shown in <i>Benefit limits and sub-limits</i> on → page 35 .
bilateral condition	<p>Any condition that can happen on both sides of your pet's body. For example:</p> <ul style="list-style-type: none"> • conditions affecting eyes, including cataracts, cherry eye, ectropion and entropion • conditions affecting legs, including hip dysplasia, patella luxation and cruciate ligament conditions.
breeding	Includes costs related to breeding, obstetrics and complications or conditions that happen as a result.
C condition	An illness or accidental injury that affects the health of your pet. It includes any bilateral condition, related condition or recurring condition.
consultation	An examination of your pet performed by a registered vet. It includes in-hospital examinations, specialist consultations, teleconsultations, house calls, and after-hours emergency consultations.
co-payment	The proportion of each claim for eligible vet expenses that you must pay. For example, if the benefit percentage we'll refund you is 80%, your co-payment will be 20%.
E elective treatment	Treatment that is beneficial to your pet but not necessary for the condition which is covered. Elective treatment includes cosmetic procedures, routine care, and grooming.



Term	Definition
excess	The amount that you must pay towards each claim. Your excess is \$100. It will apply once for each condition that is not related to any other condition treated during the same period of cover.
I illness	A disease, sickness or infection suffered by your pet, causing a change to their normal, healthy state. It is not caused by an accidental injury and is independent of any pre-existing condition.
insurance certificate	The certificate issued by us which details who our contract is with, the insured pet, the period of cover, and the cover we provide. It forms part of our contract with you.
O orthopaedic condition	Conditions related to your pet's musculoskeletal system, which is made up by the body's bones, muscles, cartilage, tendons, ligaments, and joints. It includes, but is not limited to, hip dysplasia, intervertebral disc disease, patella luxation, elbow dysplasia. Cruciate ligament conditions are covered by a different benefit from other orthopaedic conditions.
overall annual limit	The maximum amount we'll pay for treatment received by your pet during the period of cover. This amount is \$12,000.
P period of cover	The period of time for which your pet is insured. This is shown on your Insurance Certificate.
pet	The dog or cat named on your Insurance Certificate.
pre-existing condition	Any illness or injury where signs or symptoms exist at any time before your first period of cover or which begin during any applicable waiting period. This includes any recurring condition, related condition, bilateral condition, or complication associated with the pre-existing condition.
R recurring condition	A condition that may come back or that your pet is prone to, no matter how many times the condition comes back or how many areas of the body are affected.
related condition	Any condition that is directly related to, as a result of, caused by, or which occurs due to a condition or its treatment. This includes any complications and adverse reactions.
T treatment	Any necessary examination, consultation, advice, test, x-rays, diagnostic imaging, procedure, surgery, prescribed drugs or medication, hospitalisation, nursing or care provided by or under the direction of a vet to cure or relieve your pet's illness or accidental injury.



Term	Definition
V vet	A qualified and registered veterinarian, veterinary specialist or hospital, clinic, practice, mobile vet or surgery registered for the treatment of animals.
vet expenses	The reasonable and customary amount charged by a vet for necessary treatment given to your pet during the period of cover. This amount is net of any discounts provided by your vet or veterinary practice. It includes GST charged by your vet or veterinary practice.
veterinary practice	A registered veterinary hospital, clinic, practice, specialist, mobile unit or surgery which provides medical care and treatment for animals.
W waiting period	The length of time after your policy first starts that your pet is not covered for some illnesses or injuries. These periods are detailed in <i>When your pet is covered</i> on → page 40 . Waiting periods do not apply to a renewal of the policy.
we/us/our	Auto & General Insurance Company Ltd.
Y you/your	The policyholder and owner of the pet named on the Insurance Certificate.



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Quick access

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An overview of your pet insurance

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This PDS explains our contract with you

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do your thing